

**Application No.: 09/955,222****Docket No.: 30003038-2US****Amendments to the Claims:**

This listing of claims will replace all prior versions, and listings, of claims in the application:

**Listing of Claims:**

1. (Currently amended) A credential transfer method used on a distributed electronic network, the method comprising the steps of a user causing a sender to communicate to a recipient a credential index comprising an index referring to at least one user-provided credential, the index including user-provided information (a) about the credential and (b) differing substantially from the credential such that the credential is not disclosed by the index, the recipient responding to the index communicated by the sender by (a) responding to an indication of a selected at least one credential communicated by the recipient by selecting at least one of the credentials from the index of at least one credential provided by the sender, the recipient and (b) communicating to the sender an indication of the selected at least one credential, and the sender providing to the recipient at least one credential corresponding to the selected at least one credential.
2. (Previously presented) A credential transfer method according to claim 1, wherein the recipient is a service provider, the method further comprising the additional step of the recipient responding to the credential index by determining whether the at least one credential is sufficient for the recipient to provide a service to the sender and the recipient communicating the result of the determination to the sender.
3. (Previously presented) A credential transfer method according to claim 1, in which the method comprises the additional step of the recipient responding to the credential index by determining a service level according to the at least one credential indexed in the credential index and the recipient communicating the determined service level to the sender.
4. (Previously presented) A credential transfer method according to claim 1, in which the sender communicates a plurality of credential indices to the recipient, the number of credential indices exceeding the number of credentials.

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5. (Previously presented) A credential transfer method according to claim 4, in which the method comprises the additional step of the recipient responding to the credential index by (a) determining a service level according to each of the plurality of credential indices communicated to the recipient by the sender and (b) communicating the service level corresponding to at least one of the credential indices to the sender.
6. (Previously presented) A credential transfer method according to claim 5, in which the recipient communicates a service level is communicated to the sender for each credential index communicated to the recipient by the sender.
7. (Original) A credential transfer method according to claim 1, in which the credential comprises a digital credential.
8. (Original) A credential transfer method according to claim 1, in which the credential index comprises indices to a plurality of credentials.
9. (Original) A credential transfer method according to claim 8, in which the method comprises the additional step of the sender selecting a credential index from a plurality of available credential indices.
10. (Previously presented) A method of providing a service over a distributed electronic network, comprising:
- i. a user communicating to a service authorizer a credential index comprising an index referring to at least one user-provided credential, the index including user-provided information (a) about the credential and (b) differing substantially from the credential such that the credential is not disclosed by the index;
  - ii. the service authorizer responding to the index communicated by the user by selecting at least one of the credentials from the index of at least one credential provided by the user;
  - iii. the service authorizer responding to the credential selected from the index by communicating to the user an indication of the selected at least one credential;
  - iv. the user responding to the indication of the selected at least one credential by providing to the service authorizer at least one credential corresponding to the

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- selected at least one credential; and
  - v. the service authorizer responding to the at least one credential corresponding to the selected at least one credential provided by the user by determining whether the at least one credential provided by the user is sufficient for a service to be authorized to be sent to the user, in response to the determination being positive, the service authorizer authorizing provision of the service to the user; in response to the determination being negative, the service authorizer taking some other action.
11. (Previously presented) A computer-readable memory configured so that it can be used to direct a computer of a user to:
- i. communicate respond to the user by communicating to a recipient a credential index comprising an index referring to at least ~~user-provided~~ one user-provided credential, the index including user-provided information (a) about the credential and (b) differing substantially from the credential such that the credential is not disclosed by the index;
  - ii. receive from the recipient an indication of at least one credential selected by the recipient from the index; and
  - iii. provide to the recipient at least one credential corresponding to the selected at least one credential.
12. (Previously presented) A computer-readable memory configured so that it can be used to direct a computer of a service authorizer to:
- i. receive from a sender a credential index comprising an index referring to at least one user-provided credential, the index including user-provided information (a) about the credential and (b) differing substantially from the credential such that the credential is not disclosed by the index;
  - ii. select from the index received from the sender at least one credential; and
  - iii. enable an action on receipt of said at least one credential from the sender.
13. (Previously presented) A processor for generating a digital credential index, the index comprising a data structure which provides for providing an index to at least one user-provided credential, the index including user-provided information (a) about the credential and (b) differing substantially from the credential such that the credential is not disclosed by the

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index, whereby at least one credential can be selected on the basis of information provided within the data structure.

14. (Previously presented) A digital credential index processor according to claim 13, wherein the data structure provides indices to a plurality of credentials, the number of credential indices exceeding the number of credentials.

15. (Previously presented) A computer for use by a user, the computer programmed to:

- i. communicate respond to the user by communicating to a recipient a credential index comprising an index referring to at least one user-provided credential, the index including user-provided information (a) about the credential and (b) differing substantially from the credential such that the credential is not disclosed by the index;
- ii. receive from the recipient an indication of at least one credential selected by the recipient from the index; and
- iii. provide to the recipient at least one credential corresponding to the selected at least one credential.

16. (Previously presented) A computer for use by a service authorizer, the computer programmed to:

- i. receive from a sender a credential index comprising an index referring to at least one credential provided by the user, the index including ~~user-provided~~ information provided by the user (a) about the credential and (b) differing substantially from the credential such that the credential is not disclosed by the index;
- ii. select from the index received from the sender at least one credential; and
- iii. enable an action on receipt of said at least one credential from the sender.

17. (Previously presented) The method of claim 2, wherein in response to the recipient deciding that the credentials offered in the credential index are not sufficient for the recipient to provide the sender with the service, the recipient informs the sender to that effect, and in response to the recipient informing the sender of the insufficiency, the sender supplies a new credential.

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18. (Previously presented) The method of claim 2, wherein in response to the recipient deciding that the credentials offered in the credential index are not sufficient for the recipient to provide the sender with the service, the recipient informs the sender to terminate the communication with the recipient.

19. (Previously presented) The method of claim 10, wherein in response to the determination being negative, the other action taken includes informing the user to that effect, the user responding to the information that the determination is negative by (a) transmitting a new credential independent to the service authorizer, or (b) terminating the communication with the service authorizer.

20. (Previously presented) The computer of claim 16, wherein the computer is programmed for determining whether the at least one credential provided by the user is sufficient for a service to be authorized to be sent to the user; in response to the determination being positive, the service authorizer authorizing and providing the service to the user; in response to the determination being negative, the computer being programmed for taking some other action.

21. (Previously presented) The computer of claim 20, wherein, in response to the determination being negative, the other action taken includes informing the user to that effect, the user responding to the information that the determination is negative by (a) transmitting a new credential index to the service authorizer, the computer being programmed to receive the new credential index and perform the same steps in response to receipt of the new credential index as it performed in response to the earlier credential index.